

**SYSTEM FOR  
CONDUCTING A HOME EQUITY SALES PROGRAM**

**ABSTRACT OF THE DISCLOSURE**

A system and method for conducting a home equity sales (HES) program enables a real estate property owner to sell a partial equity ownership interest in a real estate property. This allows the property owner to sell the interest outright to an investor and receive compensation for the sale of the interest. The property interests of the property owner and the investor are both recorded in property records relating to that particular property. The property owner may sell multiple interests in the same property and an investor may also purchase these multiple interests.